Atty Dkt 333307.00002

PATENT APPLICATION

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Evenines Elle Colher
Examiner: Ella Colbert
Group Art Unit: 3624
Confirmation No.: 6664
November 10, 2005

Mail Stop Supplemental Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

SECOND INFORMATION DISCLOSURE STATEMENT

Sir:

In compliance with the duty of disclosure under 37 C.F.R. § 1 56 and in accordance with the practice under 37 C.F.R. §§ 1.97 and 1.98, the Examiner's attention is directed to the documents listed on the enclosed Form PTO/SB/08B and also attached herewith.

FORMAL MATTERS

In accordance with 37 C.F.R. § 1.97(c), an information disclosure statement shall be considered by the Office if filed after the period specified in paragraph (b) of this section, provided that the information disclosure statement is filed before the mailing date of any of a final action under § 1.113, a notice of allowance under § 1.311, or an action that otherwise closes prosecution in the application, and it is accompanied by

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one of: (1) The statement specified in paragraph (e) of this section; or (2) The fee set forth in § 1.17(p).

Therefore, the Commissioner is hereby authorized to charge Deposit

Account No. 50-1710 the fee of \$180.00 which is set forth in § 1.17(p). Also, the

Commissioner is authorized to charge any additional fees which may be deemed to be appropriate or to provide any refunds in connection with this paper to the same Deposit Account.

CONCLUSION

It is respectfully requested that the above information be considered by the Examiner and that a copy of the enclosed Form PTC/SB/08B be returned indicating that such information has been considered.

Applicants' undersigned attorney may be reached in our Washington, D.C. office by telephone at (202)-625-3507. All correspondence should continue to be directed to our address given below.

Respectfully submitted,

Attorney for Applicants

Richard P. Bauer

Registration No. 31,588

PATENT ADMINISTRATOR KATTEN MUCHIN ROSENMAN LLP 525 West Monroe Street Chicago, Illinois 60661-3693 Facsimile: (312) 902-1061

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U.S. PATENT DOCUMENTS EXAMPLE INTIALS DOCUMENT NUMBER DATE 333307.00002 10/07: APPLICANT Brian C. Tarbox, Et. A FILING DATE FEBRUARY 11, 2002 363 CLASS SURCLASS	I.
LIST OF REFERENCES CITED BY APPLICAN! Brian C. Tarbox, Et. A FILING DATE GRO February 11, 2002 362 U.S. PATENT DOCUMENTS EXAMPLER DOCUMENTS DATE DATE DATE GLASS SUBCLASS	uP
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FOREIGN PATENT DOCUMENTS	
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OTHER DOCUMENTS (Including author, title, date, pertinent pages, etc.)	
The New York Times, published 4/12/05, Tax Policy Center/News & Events	
Save More Tomorrow [™] : Using Behavioral Economics to Increase Employee Saving, Richa and Shlomo Benartzi, July 2003	rd H. Thaler
The Wagner Law Group. Professional Corporation, Tax Management Compensation Plans Managed Accounts Are They The Answer?, by Marcia S. Wagner	lemuot eni
EXAMINER DATE CONSIDERED	
* EXAMINER Initial if reference considered, whether or not crasson is in conformance with MPEP 609, thraw line through crasson if not in conformance and not consciply of this form with next communication to applicant.	SHEET 1 of 1